

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	Eduardo Martinez-Miranda, Eugene L. Enriquez	Attorney	YSAP.PAY.PT2
		Docket:	
Serial No.:		Art Unit:	
Filed:		Examiner:	
Title:	A SYSTEM AND METHOD FOR FACILITATING PAYMENT TO A PARTY NOT HAVING AN ACCOUNT THAT CAN BE USED TO HOLD A MONETARY VALUE EQUIVALENT	Batch No.	Unknown

**INFORMATION DISCLOSURE STATEMENT  
UNDER 37 C.F.R. §§1.97 and 1.98**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In compliance with the duty of disclosure under 37 C.F.R. §1.56, it is respectfully requested that this Information Disclosure Statement be entered and the reference(s) listed on attached Form PTO-1449 be considered by the Examiner and made of record. In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. §§ 1.97(g),(h), this Information Disclosure Statement is not to be construed as a representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. §§ 1.56.

The present Information Disclosure statement is believed to be timely in accordance with 37 C.F.R. § 1.97(b). Accordingly, no fees are believed to be due in connection with the filing of this Information Disclosure Statement. However, should any fees be deemed necessary (except payment of the issue fee), the Commissioner is authorized to charge any fees which may be due or to credit any over payment to Deposit Account Number 50-1037.

Respectfully submitted,

8/11/2006

Date

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Form PTO-1449 (modified)	Atty. Docket No. YSAP.PAY.PT2	Serial No.
List of Patents and Publications for Applicant's <b>INFORMATION DISCLOSURE STATEMENT</b>	Applicant Eduardo Martinez-Miranda, Eugene L. Enriquez	
Page 1 of 1	Filing Date:	Art Unit:

U.S. Patent Documents							
Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A01						
	A02						
	A03						
	A04						
Foreign Patent Documents							
Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B01	WO 2001/055982 A2	2 August 2001				
	B02	WO 2002/009045 A1	31 January 2002				
	B03	WO 2002/017181 A1	28 February 2002				
	B04	WO 2002/019225 A1	7 March 2002				
	B05	WO 2002/041271 A1	23 May 2002				
	B06	WO 2003/009243 A1	30 January 2003				
	B07	WO 2003/019445 A1	6 March 2003				
	B08						
	B09						
	B10						
	B11						
	B12						
	B13						
	B14						
	B15						
	B16						
	B17						
Other Art (Including Author, Title, Date Pertinent Pages, Etc.)							
Exam. Init.	Ref. Des.	Citation					
	C01						

<b>EXAMINER:</b>	<b>DATE CONSIDERED:</b>
EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.	